

02:24:29 1 Q. Are you aware of Jefferson-Pilot or anyone
2 else coming to the conclusion that a COLA benefit
3 paid to someone on a residual disability benefit
4 under a Jefferson-Pilot policy was receiving a COLA
5 adjustment erroneously?

02:24:48 6 A. I'm not sure what your question is.

02:24:50 7 Q. Are you aware of any situation other than
8 potentially Mr. Kearney's client, where anyone has
9 asserted that under a Jefferson-Pilot disability
10 insurance policy where a person is being paid
11 residual disability benefits that someone reviewing
12 the claim has determined that it was inappropriate or
13 erroneous for a person to have been receiving the
14 COLA benefit?

02:25:30 15 A. I'm aware of Mr. Kearney's claim where his
16 policy speaks for itself in terms of when the COLA
17 benefit is paid. I'm not aware of any other
18 situations where Jefferson-Pilot and/or DMS
19 incorrectly paid the COLA benefits on a residual
20 claim.

02:25:45 21 Q. What does that mean, the policy speaks for
22 itself?

02:25:48 23 A. It means that the policy is clear and
24 describes the insured's entitlement to benefits.

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02:25:55 1 Q. That's what you mean when you say "the
2 policy speaks for itself," the policy is clear?

02:25:59 3 A. I believe the policy speaks for itself. It
4 says what it says.

02:26:05 5 Q. And the policy in Mr. Kearney's case, your
6 judgment is it unambiguously and explicitly sets
7 forth that persons on residual disability are not
8 entitled to a COLA adjustment, is that your
9 testimony?

02:26:18 10 A. I believe the policy says what it says. If
11 you want me to read the policy, I can do that.

02:26:23 12 Q. But when you say "the policy speaks for
13 itself," I'm just trying to gain an understanding of
14 what it is you mean when you say that. Because a
15 document can't talk, right?

02:26:32 16 A. What I'm saying is the document -- the
17 policy is clear, and it reads what it says. If you
18 want me to read from the policy, I can do that.

02:26:46 19 Q. Well, maybe -- well, I'm just trying to
20 understand what you mean when you say "the policy
21 speaks for itself." I've never heard that before.

02:26:48 22 A. I'm saying the policy says what it says.

02:26:54 23 Q. The policy is Exhibit 3 and the riders are
24 Exhibit 4 in this stack before you.

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02:26:59 1 A. Okay.
02:27:00 2 Q. Can you show me where it is unambiguously
3 asserted that someone on residual disability is not
4 entitled to a COLA judgment?

02:27:20 5 A. Is this his policy?

02:27:22 6 Q. Yes, it is. You're looking at Exhibit 3.

02:27:29 7 A. It's not marked. Okay, here?

02:27:31 8 Q. Yes, sir.

02:27:38 9 A. I believe on page 3 under the "Increase in
10 Benefits" the policy states, "After you've received
11 benefits for total disability for 12 consecutive
12 months, your monthly benefit will be increased
13 during the continuance of that period of disability
14 up to your 65th birthday." And it goes on to discuss
15 a percentage.

02:28:01 16 Q. That's where it says --

02:28:03 17 A. My understanding is that that's where it
18 describes that the increase of benefits is for total
19 disability.

02:28:09 20 Q. The policy -- the first six pages of the
21 policy before the president of the company signs off
22 on the last page, does it say anything about residual
23 disability anywhere?

02:28:21 24 A. I don't know.

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02:28:21 1 Q. Okay. Can you read Exhibit 3 and tell me
2 where you see the words "residual disability"?

02:31:32 3 A. I do not see the term "residual" in the
4 first six pages that I've read of Exhibit 3.

02:31:38 5 Q. The last two pages of Exhibit 3 are the
6 schedules. Is there anywhere in the schedules that
7 say you don't get COLA with residual disability?

02:31:51 8 A. I don't know if it's described there. I
9 don't see it there.

02:31:54 10 Q. Exhibit 4, the first page is a residual
11 disability rider that was appended to Mr. Kearney's
12 policy in which he paid extra premium for. Exhibit
13 4?

02:32:06 14 A. This?

02:32:07 15 Q. Yes. Is there anywhere in the residual
16 disability rider where it says explicitly that the
17 COLA adjustment does not apply under residual
18 disability?

02:32:18 19 A. When reading the policy, you need to
20 consider all of the policy as a whole. When you look
21 at this policy, it describes when the increase is and
22 that's for total disability only.

02:32:28 23 Q. Okay. I don't agree with you, but my
24 question, in the residual disability rider is there

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anywhere that says you don't get COLA with residual disability benefit?

A. Is that typed in there? I don't see that, according to those terms.

(Exhibit 34, marked)

Q. (By Mr. Roberts) I'm going to hand you Exhibit 34 which is a transcript of your testimony in the King case. Did you testify truthfully in the King case?

A. Yes, I did.

Q. Is that the transcript of your testimony?

A. I don't know if it's a copy. It appears to be.

Q. Well, I want you to be certain, so if you want to take a moment to flip through it.

A. On the cover it says Deposition of Todd Ditmar in respect to Aubert King versus Jefferson-Pilot.

Q. It's 80 pages, if you want to be certain, or can we agree that that's your sworn testimony?

A. I believe it is.

(Exhibit 35, marked)

Q. (By Mr. Roberts) Earlier in this lawsuit some documents were provided under cover entitled

"Response to Document Request No. 18" and I've marked that as Exhibit 35.

Did you take any part in producing documents in this case other than the past two days when the claim system report and the monthly report were printed up?

A. I don't recall.

Q. Do you know what these pages reflect in this Exhibit 35, which was Jefferson-Pilot and/or DMS's response to defendant's document request No. 18?

A. I have not seen a screen print such as this before.

Q. Do you know what I can make of them? I mean, do you know why they are produced? You've never seen anything like this before with disability claims?

A. I have not seen these screen prints before. It seems to be some sort of payment history under Mr. Kearney.

Q. Mr. Kearney's claim falls under the umbrella of your authority and you don't have a sense as to how this information is created or where it resides or who compiled it?

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A. I don't believe this is a form that is generated by DMS.

Q. Do you see on the second page of the exhibit where there's references to -- two references per month starting with the period May 2003, June 2003, and then working backwards?

A. Yes.

Q. And this is not a DMS document?

A. I don't believe so.

Q. Wasn't DMS administering the claim during the year 2003?

A. We administered the claim during that time period. We also provide Jefferson-Pilot with an advice to pay a claim. This might be a payment history that's generated from Jefferson-Pilot where we advise them to make a payment for a given time period, then it's recorded in a document such as this up at Jefferson-Pilot's office in Concord, New Hampshire.

Q. Okay. I'll mark Exhibit 36, which is entitled "Response to Document Request No. 14."

(Exhibit 36, marked)

Q. (By Mr. Roberts) This is a DMS document, isn't it?

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The second page is entitled "California Code of Regulations, Title 10, Chapter 5, Adopt Subchapter 7.5 to read: Table of Contents, Subchapter 7.5 Fair Claims Settlement Practices Regulations"?

A. I'm trained on a yearly basis on the California regulations. I don't know if this specifically came from DMS or not.

May I take a short break, please?

MR. ROBERTS: Sure.

THE VIDEOGRAPHER: Going off the record at 2:37.

(A recess was taken)

THE VIDEOGRAPHER: We're back on record at 2:41 p.m.

(Exhibit 37, marked)

Q. (By Mr. Roberts) Mr. Ditmar, I've marked as Exhibit 37 three pages that bear Bates stamp 3126, 3127, and 3114. Do you recognize these materials?

A. It appears to be a DMS check request form, yes.

Q. That's what it says at the top there. Are these documents that are sent to Jefferson-Pilot to instruct them to issue payment to a claimant?

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02:42:25 1 A. These are also called advice to pays. And
2 this is what we would process when we process a
3 payment on our system. This is printed out and we
4 fax that to Jefferson-Pilot and they cut the check
5 from their office.

02:42:42 6 Q. Who authorizes the execution of this check
7 request form?

02:42:48 8 A. The examiner processes the payments.

02:42:57 9 Q. And the first page of Exhibit 37, so I
10 understand correctly, it's dated January 28, 2000,
11 which is when it would have been printed for faxing
12 to Jefferson-Pilot?

02:43:10 13 A. I believe so.

02:43:12 14 Q. What does "DMS Claim No." refer to?

02:43:16 15 A. As we discussed before on the claim system
16 questions, those computer screen prints that we
17 looked at, I believe that's the number assigned to
18 Mr. Kearney's claim.

02:43:27 19 Q. And "Batch No."?

02:43:30 20 A. I believe that has something to do with the
21 check request forms printed out. Each day is a
22 certain batch for that company, I believe.

02:43:40 23 Q. What does the reference to percentage mean
24 in the middle of the page, second line?

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02:45:05 1 A. Same type of form. If it was -- certain
2 policies are business overhead expense disability
3 policies, there would have been a certain form for
4 that.

02:45:16 5 Q. Okay, and then the next section has some
6 headings and then below that and underneath those
7 headings are three entries for three different types
8 of benefits resulting in a total of \$2,272, right?

02:45:30 9 A. Yes.

02:45:30 10 Q. And those benefits are "Base"; is that the
11 monthly indemnity on the policy?

02:45:37 12 A. I believe that stands for the basic monthly
13 benefit.

02:45:40 14 Q. And does "SS" mean Social Security
15 supplement rider?

02:45:43 16 A. Yes.

02:45:44 17 Q. And "COLA," is that increase in benefits
18 rider that Jefferson-Pilot has?

02:45:49 19 A. I believe he had a cost-of-living rider on
20 his policy.

02:45:51 21 Q. The last section of this refers to "Taxable
22 Benefits" and then "Payment Type Partial." What does
23 that mean?

02:46:03 24 A. I believe Mr. Kearney had filed a residual

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02:43:49 1 A. It appears to be that they're paying a
2 hundred percent of the benefits.

02:43:53 3 Q. And is it Mr. Mills who makes that
4 assessment or determination?

02:43:56 5 A. He's the examiner listed. He would have
6 processed these payments.

02:44:00 7 Q. So is that his determination that it should
8 be a hundred percent?

02:44:04 9 A. He would be the one to make that decision.

02:44:12 10 Q. In the next -- first let's stay above that
11 first dashed line. What does "ICD9 Code" mean?

02:44:24 12 A. I believe that can refer to a specific
13 number in a book that corresponds to a type of
14 sickness or injury. There can be an actual numerical
15 code for the cause of disability.

02:44:41 16 Q. "Progress Rpt," below the dotted line, what
17 does that mean?

02:44:47 18 A. I believe that stands for if he wanted to
19 request a continuance of disability form he would
20 have put a Y, which means Jefferson-Pilot would have
21 sent out a continuance form.

02:44:58 22 Q. And same for "Authorization"?

02:45:00 23 A. Yes.

02:45:00 24 Q. What's "Overhead Expense: N" mean?

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1 claim, so his payment type was termed partial.

02:46:11 2 Q. And what does "Coverage Type" mean?

02:46:15 3 A. I believe it stands for -- it's a total
4 disability income policy.

02:46:21 5 Q. Have you ever disciplined Mr. Mills?

02:46:26 6 A. Not that I can recall.

02:46:28 7 Q. Have your performance evaluations of his
8 work been generally favorable?

02:46:33 9 A. I believe I only did one.

02:46:35 10 Q. And was it generally favorable?

02:46:37 11 A. I don't recall.

02:46:52 12 Q. Are you mindful of Mr. Mills being
13 disciplined by anyone regarding work that he
14 performed at DMS?

02:46:58 15 A. Not that I'm aware of.

02:47:12 16 Q. Have you personally gone out in the field
17 to visit claimants to meet with them?

02:47:16 18 A. Yes.

02:47:18 19 Q. And what's generally the purpose for that?

02:47:22 20 A. It could be any number of reasons.

02:47:25 21 Q. Could you share with me some of the more
22 common?

02:47:28 23 A. Obtain details about their claim,
24 understand their job, understand their medical

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condition. I meet with doctors to, in fact, discuss their medical condition with their doctors. I meet with employers to discuss a person's specific job duties. I meet with their accountants to understand their financial situation.

Q. When you meet with the claimant, why is it you have a personal meeting as opposed to just doing it over the phone?

A. Sometimes it's easier to assess a person's status in a face-to face visit, and you can go back and forth and they can ask you questions. I just think it's helpful to sit down with someone face-to-face versus always doing it over the telephone.

Q. Have you ever undertaken a trip to see a claimant with the mindset that you, at least as part of the agenda, attempt to discuss a resolution of a disputed claim with a person?

A. Depends on the claim. If the situation warrants a resolution, we would discuss it.

Q. Has a situation actually ever occurred in fact that you have undertaken to go visit a claimant with the thought process that you would discuss the resolution with the claimant, the disputed claim?

A. Usually when I go into the field I'm there to ask questions and obtain information. There have been occasions where we were in a dispute and I obtained information during the meeting and provided my understanding of the claim and ultimately we reached a compromise and settled a claim.

Q. That wasn't my question. Have you ever left Springfield, flown out of Bradley on a plane with the idea that you would raise with the claimant the concept of resolution of a disputed claim?

A. Yes.

Q. When you do that, do you bring with you summaries of the claim file?

A. It depends.

Q. It depends on what?

A. It depends on the claim. Sometimes I bring the claim file, sometimes I bring photocopies of parts of the claim file.

Q. Did you ever bring with you summaries of the file?

A. I don't recall. I don't write summaries of the claim. I don't recall a situation where I've done that.

Q. Have you requested any person in your

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organization to provide you with a summary in advance of your meeting with the claimant in the field?

A. If I'm traveling on someone else's work, I may ask the person to write down the facts of the claim so that I don't have to take the entire file, I can just have some of the documents readily available that are pertinent to what we're going to discuss.

Q. When you return from a field visit, is it contemplated by the company that you would prepare a field report?

A. Yes.

Q. And what happens to the field report?

A. It's generally put in the claim file.

Q. Are you mindful of any field report from Mr. Hughes's visit to Attorney Spiegel in Florida in the fall of 2001?

A. I don't know if there is one in the file or not.

Q. Have you ever seen one?

A. I don't recall seeing one.

Q. Have you ever spoken to a gentleman whose last name is Dempsey at Employers Reinsurance?

A. Yes.

Q. Have you ever spoken about the Kearney

claim?

A. Not that I can recall.

Q. Did you take notes of your communications with Mr. Dempsey?

A. I don't recall taking any notes of any communications with him.

Q. Why not? Not why don't you recall; why would you not take notes of your communications with Mr. Dempsey?

A. If there was a need to take notes, I would take notes. I can't recall a situation where I've needed to take notes of anything from our telephone conversation.

Q. When is it in your judgment that the need to take notes arises?

A. It would depend on the claim.

Q. Give me an example of when you would think it would be necessary to take notes.

A. If I was provided a phone number by Mr. Dempsey, I probably would write down the telephone number. If I was provided an address, I would write down the address.

Q. What about his assessment or judgment of the claim or your assessment or judgment of the claim

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1 and whether you agree or disagree?

2 A. I wouldn't keep notes to that effect.

3 Q. And you have no present recollection of any
4 communication you've ever had with Mr. Dempsey
5 concerning Kearney?

6 A. I do not.

7 Q. From DMS's perspective, who is the client
8 they report to on the Kearney claim? Is it someone
9 at Employers Reinsurance or is it Jefferson-Pilot?

10 A. Can you repeat that, please?

11 Q. From DMS's perspective, who is the client
12 they report to on the Kearney claim? Is it someone
13 at Employers Reinsurance or is it Jefferson-Pilot?
14 Or both?

15 A. Communication we have prior to the lawsuit
16 on this case was in regards to speaking with
17 Jefferson-Pilot in regard to making the monthly
18 benefit payments.

19 After litigation is ensued, I believe there
20 has been contact with both Employers Reinsurance and
21 Jefferson-Pilot.

22 Q. Are you mindful that in the year 2001
23 Mr. Dempsey sought outside legal opinion about the
24 interpretation of Mr. Kearney's policy?

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1 A. I don't know specifically who directed that
2 or went -- sought that advice. I'm aware that advice
3 was sought regarding the policy.

4 Q. You're mindful that Mr. Dempsey sought
5 advice of outside counsel?

6 A. I don't know if it was Mr. Dempsey or not.

7 Q. You're mindful of Mr. Dempsey receiving
8 advice of outside counsel in 2001?

9 A. I don't recall that specifically. I'm not
10 aware of that.

11 Q. I'm going to mark as Exhibit 38 a letter
12 dated December 21, 2001 on the letterhead of a law
13 firm in Cincinnati, Ohio named Roetzel & Address,
14 purportedly signed by a lawyer at that firm named
15 Geraldine Johnson directed by facsimile to William E.
16 Dempsey at Employers Reinsurance Corporation
17 regarding Chris Kearney.

(Exhibit 38, marked)

18 Q. (By Mr. Roberts) Have you ever seen this
19 document before?

20 A. No, I have not.

21 MR. ELLIS: I'm going to object to
22 the document as having been inadvertently
23 produced, and subject to attorney-client
24

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1 privilege.

2 MR. ROBERTS: I'm not aware of any
3 attorney-client relationship, nor is there an
4 inadvertent production, nor even if there was
5 would this be privileged because prior to the
6 lawsuit being filed Counsel received his not
7 subject to privilege in the bad faith case in
8 Ohio.

9 Q. (By Mr. Roberts) Have you ever seen this
10 document before, sir?

11 A. No, I have not.

12 Q. Based on your understanding of the way
13 things work in your office and on your block of
14 business, how would it come to be that Mr. Dempsey
15 would seek a legal opinion about a Jefferson-Pilot
16 policy that's been administered by your staff?

17 A. It's my understanding Employers Reinsurance
18 reinsures a portion of benefits under Mr. Kearney's
19 policies, and at some point DMS may have informed
20 Mr. Dempsey that benefits were paid in error. I
21 don't know who sought the advice of counsel, whether
22 it was Mr. Dempsey or someone at DMS.

23 Q. Well, there's nothing in the claim file
24 that suggests that Mr. Dempsey was ever made aware of

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1 an issue, there's nothing in the claim file that
2 suggests that someone should get a legal opinion from
3 Mr. Dempsey. So either there were communications to
4 someone to contact Mr. Dempsey, or there were
5 communications with Mr. Dempsey for which there's no
6 record, or it was just coincidence that he sought a
7 legal opinion about an issue that coincidentally DMS
8 was struggling with at the same time. Do you know
9 which it is?

10 A. I don't know how Mr. Dempsey or why sought
11 this information. I'm not aware of it.

12 Q. You're not aware of anybody communicating
13 to Mr. Dempsey the substance of any issue with
14 Mr. Kearney's policy?

15 A. Not that I can recall.

16 Q. Let's assume that someone at DMS had a
17 communication with Mr. Dempsey. Who, based on your
18 experience running this block of business, would that
19 have been?

20 A. At this time I believe Mr. Mills was
21 working directly with Mr. Hughes on this claim. I
22 did not have any day-to-day involvement on
23 Mr. Kearney's claim after some point, I believe, in
24 the beginning of 2001.

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02:58:55 1 Q. So, would you suspect that if anyone would
2 have communicated with Mr. Dempsey in 2001 it would
3 have been Mr. Hughes?

02:59:02 4 A. I don't know that. I know I did not. The
5 two other individuals responsible for the
6 administration of claim at DMS were Bob Mills and
7 Bill Hughes.

02:59:19 8 Q. Does DMS generally seek outside legal
9 opinions on policies that are clear, as you said,
10 that the policy speaks for itself and they're clear?

02:59:29 11 A. It depends.

02:59:30 12 Q. There are occasions where you pay for legal
13 counsel on clear and explicit policy language?

02:59:38 14 A. There are occasions where we do get local
15 counsel opinion on claims.

02:59:43 16 (Exhibit 39, marked)

02:59:46 17 Q. (By Mr. Roberts) I've marked as Exhibit
18 39, sir, a two-page document. Actually, it's a
19 letter dated June 27, 2001 and a fax cover sheet of
20 the same day.

03:00:13 21 Do you recall having communications with
22 Mr. Paul Swink at Jefferson-Pilot concerning the
23 Kearney claim in the summer of 2001?

03:00:22 24 A. I do not.

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03:00:22 1 Q. This would have been just a few months
2 prior to Mr. Dempsey receiving legal opinion about
3 the claim, right?

03:00:30 4 A. This letter that you gave me is dated June
5 27, 2001, which is about six months before the letter
6 from that attorney to Mr. Dempsey.

03:00:44 7 Q. Well, it's a little less than five, but the
8 record will speak for itself, I guess. Do you know
9 what documents Mr. Swink transmitted to you? It
10 suggests on the fax cover sheet that there were five?

03:01:01 11 A. I do not know.

03:01:04 12 Q. What was the level of your communication
13 with Mr. Swink at that time?

03:01:13 14 A. I believe Mr. Swink was a manager down in
15 Greensboro, North Carolina.

03:01:19 16 Q. On the first page of his letter he suggests
17 that he's sending you two letters received from Chris
18 Kearney dated June 1, 2001 and June 20, 2001. Do you
19 see that?

03:01:28 20 A. Yes.

03:01:31 21 Q. Were you the principal contact in June 2001
22 for Jefferson-Pilot on the Kearney claim?

03:01:38 23 A. For Jefferson-Pilot on the Kearney claim,
24 if I received information from Paul Swink most likely

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1 I would have received the information and given it to
2 Bob Mills and/or Bill Hughes.

03:01:53 3 Q. Do you know why it would be that he was
4 sending it to your attention?

03:01:57 5 A. I was the director of claims for
6 Jefferson-Pilot. I don't know whether or not
7 Mr. Swink was aware or not aware that I was --
8 whether or not I was handling that specific claim.

03:02:20 9 Q. I've handed you what's been previously
10 marked as Exhibit 23 in this action, sir, and it's a
11 chronological assortment of some correspondence from
12 the claims file. Could you work your way in the
13 chronology to July of '97?

03:02:51 14 A. To a letter from Harold Shelton to John
15 Anderson?

03:02:55 16 Q. Correct.

03:02:55 17 A. Yes.

03:02:58 18 Q. Now, this letter suggests, which is Bates
19 2892, that Mr. Shelton referred three cases to DMS on
20 July 8th of '97?

03:03:07 21 A. Yes.

03:03:10 22 Q. The second paragraph says, from Mr. Shelton
23 to Mr. Anderson, "These are cases that you're going
24 to investigate for us to see what can be done either

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1 to settle these in an equitable manner to both the
2 reinsurer and to Jefferson-Pilot or to give us
3 further advice on where to proceed."

03:03:28 4 And one of the cases in the caption is the
5 Kearney claim, which you ultimately got
6 responsibility for shortly hereafter, right?

03:03:36 7 A. I do recall receiving this claim from John
8 Anderson, yes.

03:03:39 9 Q. Did you receive responsibility for the
10 other two claims in this letter?

03:03:43 11 A. Not that I can recall.

03:03:56 12 Q. Two pages down the way, it's 2886, dated
13 September 12, '97.

03:04:02 14 A. Yes.

03:04:02 15 Q. Is that your signature?

03:04:04 16 A. Yes.

03:04:05 17 Q. And you advised Mr. Shelton that as of
18 September 12, '97 it was your intention to contact
19 Mr. Kearney to discuss the details of his claim,
20 question him regarding his occupational duties and to
21 determine the exact duties he performs, attempt to
22 obtain information regarding his clients past and
23 present, and discuss his current medical treatment
24 and in that engagement list the services of the

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1 subsidiary of DMS, which is PDC, right?

2 A. Yes.

3 Q. If you were undertaking all that effort
4 trying to understand his occupational duties and the
5 other things listed there, would it have been your
6 normal course to review what the policy language was?

7 A. Not necessarily.

8 Q. You say in the second bullet that it was
9 your intention to have the policy -- or I guess a
10 portion of the policy reviewed by legal counsel?

11 A. In regards to the requests for the audit,
12 yes.

13 Q. Did you do that? Did you do what you told
14 Mr. Shelton you would do?

15 A. I don't recall.

16 Q. Is there any memo in the file or any
17 reference in the file to any review by legal counsel
18 of Mr. Geoffries' policy or a portion thereof in '97?

19 A. Not that I can recall.

20 Q. 2080 suggests that in September of '97
21 Mr. Shelton sent to you a copy of the particular
22 policy at play in Mr. Kearney's case, right?

23 A. Yes.

24 Q. And did you in fact receive the policy as

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1 represented?

2 A. I don't recall what I received.

3 Q. Can you turn to 2865 for me, please, which
4 is dated December 4, '97?

5 A. 2865. Yes.

6 Q. This appears to be a fax cover sheet from
7 Mr. Shelton to you, right?

8 A. Yes.

9 Q. And in the message form of the fax cover
10 sheet he says, "This is the latest claim report for
11 Chris Kearney. This insured is coming up on the
12 five-year on February 9, 1998." Do you see that?

13 A. Yes.

14 Q. Did you review the policy to understand
15 what Mr. Shelton was referring to?

16 A. I don't recall.

17 Q. The next page, 2862, which is dated
18 December 12, 1997 suggests that you received a copy
19 of a letter Mr. Shelton sent to Mr. Kearney, and in
20 the body of the second paragraph Mr. Shelton sets
21 forth what he understands to be provisions of the
22 policy, do you see that?

23 A. Yes.

24 Q. And the interpretation of them, right?

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1 A. A quotation from the policy.

2 Q. Well, then he interprets it and says the
3 five-year period is up on February 9, '98, right?

4 A. Yes.

5 Q. Did you perform an independent assessment
6 based on your review of the policy of whether or not
7 what Mr. Shelton was saying in that paragraph was
8 accurate?

9 A. I don't recall.

10 MR. ROBERTS: Why don't we change
11 tapes.

12 THE VIDEOGRAPHER: Going off record
13 at 3:06 p.m.

14 Back on record at 3:07 p.m.

15 Q. (By Mr. Roberts) Mr. Ditmar, if you can
16 turn to 2855, which is dated December 19, '97, this
17 is just a fax cover sheet dated that day and suggests
18 there are a total of three pages faxed from you to
19 Harold Shelton on December 19th of '97. Is that your
20 handwriting?

21 A. Yes.

22 Q. And you write, "Please call me to discuss"?

23 A. Yes.

24 Q. Do you take notes of your phone calls with

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1 your clients, Jefferson-Pilot?

2 A. Not that I can recall.

3 Q. Was Mr. Shelton running past you drafts of
4 letters he was intending to send to Mr. Kearney?

5 A. Not that I can recall.

6 Q. The next couple documents are more fax
7 transmittal pages from Mr. Shelton to you, right?

8 A. 2851 and 2994.

9 Q. Right.

10 A. Yes.

11 Q. Did you just send fax transmittals to
12 Mr. Shelton or did you have discussions with him
13 about the Kearney claim?

14 A. I don't recall.

15 Q. There are no notes of your discussions
16 about the Kearney claim, right?

17 A. I don't know.

18 Q. 2991 dated January 13, '98?

19 A. Yes.

20 Q. And the documents before that, 2992 and
21 2993. So the sequence 2991 through 2993 and 2991
22 suggests it's a three-page fax from Mr. Shelton to
23 you with a message "For your information." Do you
24 recall whether or not Mr. Shelton faxed to you the

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memo to file dated January 13, 1998 which is that 2992?

A. I don't recall.

Q. Did you ever have any discussions with Mr. Kearney?

A. I don't recall.

Q. Do you know if there's any notes of discussions you had with Mr. Kearney in the claim file?

A. I don't know.

Q. If you would have discussions with Mr. Kearney, would it have been your practice to make notes and put them in the claim file?

A. It depends on the substance of the conversation.

Q. What do you mean, if you talked substantively with the claimant you would make notes and put them in the claim file?

A. It depends what was said.

Q. If you like what was said you would put the notes in the claim file, and if you didn't like them you wouldn't put them in the claim file?

A. If I felt it was relevant. I didn't have the original copy of the claim file. I was working

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off a copy at that time. Any documents I created I would have sent to Harold Shelton at Jefferson-Pilot. We were just working off some photocopies at that time.

Q. Can you turn to 2956 which is dated March 23, 1998.

A. Yes.

Q. That appears to be a letter that Mr. Kearney sent to you directly in March of 1998. Do you recall having direct correspondence with Mr. Kearney?

A. I don't recall.

Q. In the fourth paragraph it says, "You told me she would not be making any report after a meeting with me. She said she would be. She also said that she gave my earlier fax to you. When I talked to you on the phone, you said you weren't aware of my fax to her and had me fax it again to you."

Do you know one way or the other whether or not Mr. Kearney is accurately reflecting that you and he spoke directly?

A. I don't recall.

Q. And if there's no notes of that phone call in the claim file, it's your judgment that you just

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didn't, in your discretion, believe it was necessary to document such a call?

A. I don't know why I did or did not make a note, if I did speak with him.

Q. Is it the policy of DMS to document all phone calls with claimants?

A. It depends.

Q. Is there any policy regarding the documentation of phone calls with claimants?

A. Not that I'm aware of.

Q. Can you turn to the document dated April 23, '98, and the Bates number is up by the staple. Do you see that?

A. Yes.

Q. Bates No. 2953. It's another fax from you to -- excuse me, from Mr. Shelton to you. It says, "Todd, insured is being paid under residual rider. Thus benefits could go to age 65. However, total disability is five years. Under the circumstances, insured's benefits are payable to age 65 as long as he is residually disabled."

Do you know whether by -- now, you initially were assigned responsibility in July '97 and here we are in April '98. Do you know whether

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you made any review of the policy to determine the accuracy of representations such as that?

A. I don't recall whether we had a complete copy of the policy or not. I was looking at it from the perspective of what information we needed to evaluate this claim.

Q. Didn't we see earlier that a letter was sent from Mr. Shelton to you in the fall of 1997 transmitting the policy?

A. I believe I only got part of the policy that was in relation to whether or not the audit was enforceable under the terms of the contract.

Q. What provision of the policy is that? Could you turn to Exhibit 3 and show me what provision of the policy it is that you got, because the letter suggests you got the entire policy.

A. I would need to look at the claim file to determine what I got at that time.

Q. You may need to produce the entire 3,000 page claim file for you to answer that question? You can't just look at the policy and Mr. Shelton's letter -- let me go to his letter and get the Bates number on the record.

Mr. Shelton on September 18th of 1997, a

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document contained in the claim file, Bates 2880, says, "Dear Todd: As you requested in your letter dated September 12, '97, enclosed you will find a copy of policy form WJ576A, which is the same policy from both of the above insureds policies."

Is it your testimony under oath that you didn't receive that entire policy but rather just a portion that talks about the ability to audit?

A. I believe we got a portion of the policy that is contained in the claim file. I do not recall that a schedule page was included and whether or not the riders were included also.

Q. You were told, though, by Mr. Shelton through this correspondence that he was on a residual disability, right?

A. At some point I believe Mr. Shelton mentioned that.

Q. Well, I think we saw a reference here in the documents, didn't we?

A. Under which one?

Q. Well, let's look at them. On September 12 of '97, which is labeled 2886, you tell Mr. Shelton that you're going to investigate in great depth what his occupational duties are and determine the exact

duties he performs on a daily basis. Is someone on total disability performing duties on daily bases?

A. The question that you asked me, I believe two questions ago, was whether or not Mr. Shelton told me that. I believe after my review of the claim file it was apparent that Mr. Kearney continued to work in his business and that he was claiming residual disability. I thought your question was did Mr. Shelton specifically tell me that.

Q. So by the fall of 1997 you had an understanding that it was a residual disability claim, right?

A. I believe that was my understanding.

Q. Thank you. And you wouldn't have requested the residual disability rider?

A. I believe the only reason I requested the policy was to look at the terms of the financial audit impact on his claim.

Q. Is every document you received from Jefferson-Pilot in the claim file?

A. I don't recall what we did receive from Jefferson-Pilot. We received some photocopies. Any documents that we created or received would have been forwarded back down to Jefferson-Pilot, we didn't

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keep them.

Q. You mean after your consulting assignment concluded you sent the documents back?

A. I believe at some point in the middle of 1998 after Janet Beattie had met with the insured, created a report, I forwarded the report, and I don't believe I had any additional involvement in the claim until it was received at some point in January of 2000.

Q. Well, the transmittal -- you've reviewed that transmittal of the Janet Beattie report in the past couple days. You transmitted only the Beattie report. I see no transmittal in the file, in '98 or '99, of the entire file back to Jefferson-Pilot.

A. I would have mailed that by hard copy. I wouldn't have faxed it to them.

Q. Understood. Why is there not a transmittal letter?

A. I don't know if I would have done a letter or not. I would have just put it in an envelope and sent it to Mr. Shelton.

Q. Are you testifying under oath that that in fact happened, or are you just speculating?

A. I would have sent any and all documents

received to Mr. Shelton during the course of our evaluation of the claim.

Q. Received from Mr. Kearney or received from Jefferson-Pilot?

A. Received from Jefferson-Pilot, Mr. Kearney, and any other outside sources. We would have returned all the documents we received to them.

Q. So it's your testimony that in December of 1999 DMS maintained no documents relative to Mr. Kearney?

A. I do not personally. I don't know if anybody else at DMS did.

Q. I'm going to hand you what's been marked as Exhibit 8. First, do you know whether or not residual disability benefits under Mr. Kearney's policy might be payable for lifetime if the residual disability begins before the age of 45?

A. I believe they are.

Q. The policy speaks for itself on that?

A. I believe residual -- I believe under Mr. Kearney's policy, if his disability commences before age 45, benefits are payable for life under the terms and conditions of his policy.

Q. If DMS makes that kind of assessment or

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determination from reviewing a policy, do they ever hide that assessment from a claimant?

A. I don't know what you mean.

Q. Well, if DMS is clear, because the language speaks for itself and it's explicit, would DMS ever fail to disclose -- intentionally fail to disclose to a policyholder the fact that they have, for example, the right to lifetime benefits under a policy, potentially?

A. Not that I'm aware of.

Q. Have you ever seen this page, which is Bates numbered 0559?

A. No, I have not.

Q. You haven't reviewed it in the past two days with Mr. Ellis?

A. No, I have not.

Q. Do you know whose handwriting it is?

A. No, I do not.

Q. If I were to tell you that a letter was drafted for transmittal to Mr. Kearney that advised him that in fact he may -- his policy may allow for lifetime benefits under residual disability, and that someone intentionally scratched that out, and intentionally decided to refrain from telling

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your subordinates about particular provisions of a policy in a claim you're administering?

A. I'm not sure what you mean.

Q. Do you have a practice of memorializing conversations you have with your subordinates about issues that they're dealing with?

A. Not that I can recall.

Q. I'm going to hand you what's been marked as Exhibit 11, which is --

A. Is that what I have here?

Q. Yes, I already handed it to you. Responses to First Set of Interrogatories to Plaintiff and/or Disability Management Services, its Third-Party Administrator. Did you have any involvement in providing information to anyone responding to interrogatories in the case?

A. I may have.

Q. Can you turn to, I believe the third page of this exhibit, which is number 5?

A. Yes.

Q. It says, "State whether the defendant's claim was referred to DMS, its third-party administrator, why it was referred, what documents, e-mail, memorandums, or correspondence accompanied

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Mr. Kearney that, would that be good faith?

A. I don't know what the context of that letter was written, who scratched it out or what they put, handwrote.

Q. Handing you a document that was previously marked as Exhibit 11, sir, first of all, are you mindful, Mr. Ditmar, are you mindful that in the year 2000 Mr. Mills sent a letter to Mr. Kearney apologizing for neglecting to increase his benefits pursuant to his COLA rider?

A. I believe I recall that.

Q. Do you recall that because you reviewed that letter in the past couple days or have you always been mindful of that?

A. I believe I just heard that mentioned. I don't know if I reviewed the specific letter.

Q. This is the letter marked as Exhibit 10. Have you ever seen that letter before?

A. No, I have not.

Q. Did you have discussions at all in 2000 with Mr. Mills about the propriety of a COLA payment to Mr. Kearney?

A. Not that I can recall.

Q. Do you document your communications with

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such referral, what person named or persons with their titles and office location were involved in the decision to make such referral, and the reasons for such referral."

And the answer is, "Objection. Plaintiff is uncertain of defendant's use of the word 'referred.' Without waiving such objection, in approximately July of 1997 DMS was asked to assist in the review and evaluation of defendant's claim for benefit eligibility."

Let's take that sentence. If that's true, if DMS was asked to assist in the review and evaluation of defendant's claim for benefit eligibility in July of 1997, wouldn't it have been essential to that work that DMS review the policy at issue?

A. It depends.

Q. Okay. And then individuals involved in the decision, and there's a list there, Mr. Shelton and Mr. David Newkirk. Do you know who he is, Mr. Newkirk?

A. I understand he works for Employers Reinsurance.

Q. Have you ever spoken to him before?

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03:27:20 1 A. Yes.
 03:27:22 2 Q. Have you ever spoken to him about the
 3 Kearney claim?
 35 4 A. No, I have not.
 26 5 Q. You can say that uncategorically?
 03:27:28 6 A. Yes.
 03:27:31 7 Q. How do you know?
 03:27:32 8 A. I don't recall ever speaking with him.
 03:27:34 9 Q. So do you not recall or can you say
 10 affirmatively that you have never?
 03:27:34 11 A. I don't believe I've ever spoken to him on
 12 this claim.
 03:28:00 13 Q. Other than in Mr. Kearney's case, has DMS
 14 ever come upon the opinion that Jefferson-Pilot has
 15 made mistakes in its payment of benefits to
 16 policyholders?
 03:28:12 17 A. I have seen instances where they have made
 18 mistakes on payments made to other policyholders.
 03:28:18 19 Q. COLA mistakes?
 03:28:21 20 A. I don't recall specifically COLA mistakes.
 03:28:21 21 Q. Social Security benefit mistakes?
 03:28:25 22 A. Yes.
 03:28:25 23 Q. Other than the King case?
 03:28:30 24 A. I believe there were some. I can't recall

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1 one specifically.
 03:28:34 2 Q. And in those cases where you think you can
 3 recall there being mistakes identified, were those
 4 for residual disability claimants?
 03:28:42 5 A. I don't believe so.
 03:28:43 6 Q. Do you know that Mr. Shelton had over 35
 7 years of experience in the disability insurance
 8 field?
 03:28:47 9 A. Not that I'm aware of.
 03:28:49 10 Q. Are you mindful that Mr. Roberson has over
 11 35 years?
 03:28:53 12 A. Not that I'm aware of.
 03:28:55 13 Q. Do you know who Phyllis Harden is?
 03:28:59 14 A. I believe she worked in the claim
 15 department there.
 03:29:01 16 Q. Are you mindful of who JR Roberson is?
 03:29:04 17 A. Not really.
 03:29:04 18 Q. Do you know who Robert Maxwell was?
 03:29:06 19 A. Not really.
 03:29:06 20 Q. Are you mindful that Phyllis Harden had
 21 over 30 years experience in disability insurance?
 03:29:12 22 A. I was not aware of that.
 03:29:19 23 Q. What's a spot bonus?
 03:29:27 24 A. My understanding of a spot bonus would be a

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1 bonus paid at some point throughout the year, which
 2 is different than a year-end bonus.
 03:29:40 3 Q. What would be the purpose for giving
 4 someone a spot bonus?
 03:29:46 5 A. It could be various reasons. It could be
 6 working longer hours. They could be asked to work on
 7 a special project. It could be other reasons.
 03:30:05 8 Q. Some of those reasons, would they
 9 incorporate saving the client money?
 03:30:10 10 A. No.
 03:30:11 11 Q. Well, if you worked the weekends on a
 12 special project, isn't that designed to save the
 13 clients money, ultimately?
 03:30:18 14 A. I don't see how it would save them money.
 03:30:20 15 Q. Have you ever given a spot bonus to
 16 anybody?
 03:30:23 17 A. Yes.
 03:30:24 18 Q. To whom?
 03:30:25 19 A. I've given spot bonuses to many members of
 20 my staff. I don't recall specifically.
 03:30:34 21 Q. Have you ever given one to Bob Mills?
 03:30:36 22 A. Not that I can recall.
 03:30:51 23 Q. Do you keep in your office files containing
 24 more important letters from policyholders and/or more

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1 important letters relating to their claim?
 03:31:02 2 A. My office?
 03:31:03 3 Q. Yes.
 03:31:04 4 A. No, I do not.
 03:31:04 5 Q. Do you know if Mr. Mills does that?
 03:31:06 6 A. I do not know.
 03:31:08 7 Q. Have you ever reviewed the proposal that
 8 was provided to Mr. Kearney by Jefferson-Pilot before
 9 he agreed to pay Jefferson-Pilot money for the
 10 policies at issue?
 03:31:19 11 MR. ELLIS: Objection to form.
 03:31:22 12 A. Proposal?
 03:31:23 13 Q. A written proposal about what the policy
 14 provided to him should he pay money for it?
 03:31:28 15 A. Have I ever seen it?
 03:31:29 16 Q. Yes.
 03:31:30 17 A. I believe I have seen it.
 03:31:31 18 Q. Did you see it prior to two days ago?
 03:31:33 19 A. I don't recall seeing it prior to two days
 20 ago.
 03:31:35 21 Q. But you reviewed it with Mr. Ellis?
 03:31:38 22 A. I believe I glanced at it. I did not go
 23 through the entire document.
 03:31:50 24 Q. What has been your involvement in

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Mr. Kearney's claim in January of 2000?

A. What do you mean by "involvement"?

Q. Have you been involved at all in

Mr. Kearney's claim since January 2000 and prior to this litigation?

A. I'm not sure how you mean involved. Was I manager of the Jefferson-Pilot block which made payments? Yes. Did I have any specific dealings on the claim that I can recall? No, I do not recall any.

Q. You don't recall any discussions you had with Mr. Hughes about the claim prior to the litigation?

A. No, I do not.

Q. You don't recall any discussions with Mr. Mills about the claim prior to the litigation?

A. I do not.

Q. You don't recall any discussions with Jefferson-Pilot representatives prior to the litigation?

A. No, I do not.

Q. You don't recall any discussions with Employers Reinsurance prior to litigation?

A. I do not.

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Q. Do you recall any discussions with any of those folks I've just mentioned subsequent to the litigation and prior to a week ago?

A. I do not.

Q. When did you become aware of the determination that -- first of all, who made the determination that there was a mistake in the payment of benefits to Mr. Kearney?

A. I don't know. I believe at some point Mr. Mills and Mr. Hughes were meeting with Mr. Kearney's attorney, and I believe during that meeting they discovered there had been an error, but I don't recall when specifically.

Q. Someone communicated to you that it was during the conduct of that meeting, the actual conduct of that meeting that this alleged error was all of a sudden revealed?

A. I don't recall specifically when it occurred.

Q. So you don't know who purportedly came across the revelation that there had been a mistake for ten years with the claim?

A. Specifically, no.

MR. ELLIS: It's been about an hour

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and a half.

MR. ROBERTS: I'm nearly done.

Bonsall's supposed to be here at 3:30.

MR. ELLIS: Okay.

Q. (By Mr. Roberts) Post the Ugolik report and the Beattie report, did you have any follow-up discussions with them about their work?

A. Not that I can recall.

Q. Did you have any discussions with them about what you were seeking of them?

A. I believe I spoke with Janet Beattie prior and subsequent to her field visit in '97 or '98. I don't recall speaking to Ms. Ugolik.

Q. Are you mindful that Ms. Beattie keeps a record of her time?

A. Yes.

Q. Have you seen those records in the past week?

A. I do not recall seeing them.

Q. In March of '98 she has time entries of discussions she had with you. Would that be a surprise?

A. No.

Q. There's no notes in the claim file

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reflecting what the two of you discussed at any time. Is there a reason for that?

A. Not that I can recall.

Q. Have you reviewed the tape recorded transcript of a phone conversation Mr. Mills had with Mr. Kearney in February of 2001?

A. No, I have not.

Q. Are you mindful that one exists?

A. I believe I heard it mentioned at some point.

Q. Do you condone your subordinates misrepresenting things to policyholders?

MR. ELLIS: Objection.

A. I'm not aware of any of my people that have done that.

Q. If you came across such a situation, would it be something that you found to be acceptable, would find to be acceptable?

A. If they had misrepresented the facts?

Q. Made a misrepresentation to a policyholder.

A. It depends on the context.

Q. Sometimes it's acceptable?

A. I'm not saying that. I don't know what you're saying Mr. Mills said was a misrepresentation.

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03:37:04 1 Q. I'm not saying he misrepresented anything.
 2 I'm saying in the generic sense, is it okay with you
 3 that the people that work underneath you would
 4 potentially, even one time, misrepresent something to
 5 a policyholder?
 03:37:17 6 A. In the generic sense, no, that would not be
 7 acceptable.
 03:37:32 8 MR. ROBERTS: I think I might be
 9 done. Let's go off the record to be certain.
 03:37:34 10 THE VIDEOGRAPHER: Going off the
 11 record at 3:36 p.m.
 03:37:37 12 (A recess was taken)
 03:45:38 13 THE VIDEOGRAPHER: Back on record at
 14 3:44 p.m.
 03:45:42 15 Q. (By Mr. Roberts) Mr. Ditmar, we're
 16 concluded. Thank you.
 03:45:44 17 A. Thank you.
 18 THE VIDEOGRAPHER: Going off record
 19 at 3:45 p.m.
 20 (Witness excused)
 21 (Deposition concluded at 3:45 p.m.)
 22
 23
 24

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1 ERRATA SHEET
 2
 3 To be signed by deponent and returned to counsel.
 4
 5 I, the undersigned, TODD DITMAR, do hereby
 6 certify that I have read the foregoing transcript of
 7 my testimony given in the matter of JEFFERSON-PILOT
 8 v. CHRISTOPHER KEARNEY and to the best of my
 9 knowledge, said transcript is true and accurate with
 10 the exception of the corrections listed below:
 11
 12
 13
 14
 15
 16
 17
 18
 19
 20
 21
 22 DEPONENT'S SIGNATURE _____
 23 DATE OF SIGNING _____
 24 5.13.04 /sr

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1 COMMONWEALTH OF MASSACHUSETTS
 2 Hampden
 3
 4 I, Sharon R. Roy, a Notary Public in and for the
 5 Commonwealth of Massachusetts, do certify that
 6 pursuant to notice, there came before me on the 13th
 7 day of May, 2004, at the offices of ACCURATE COURT
 8 REPORTING, 1500 Main Street, Springfield,
 9 Massachusetts the following named person, to wit:
 10 TODD DITMAR, who was by me duly sworn to testify to
 11 the truth and nothing but the truth as to his
 12 knowledge touching and concerning the matters in
 13 controversy in this cause; that he was thereupon
 14 examined upon his oath and said examination reduced
 15 to writing by me; and that the deposition is a true
 16 record of the testimony given by the witness, to the
 17 best of my knowledge and ability.
 18
 19 I further certify that I am not a relative or
 20 employee of counsel or attorney for any of the
 21 parties, nor a relative or employee of such parties,
 22 nor am I financially interested in the outcome of the
 23 action.
 24
 Witness my hand, this 24th day of May, 2004.

 Sharon R. Roy
 My commission expires:
 April 28, 2011

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-- [4] 79/12 86/17 88/17 107/8	actually [11] 22/19 24/22 26/23 29/21 50/20	127/13 129/1 150/15 153/12
'referred.' [1] 160/7	56/13 57/7 63/9 112/19 133/21 141/18	always [4] 62/4 91/13 133/13 158/14
-	actuarial [2] 83/7 83/20	am [8] 4/3 21/13 32/9 68/7 68/9 98/8 171/11
-- [90] 5/2 5/15 6/3 7/17 11/19 11/22 11/24	acute [1] 53/5	171/13
18/17 21/7 29/15 29/21 30/2 30/4 34/21	Adam [1] 2/15	ambiguities [4] 116/2 116/9 116/14 116/18
36/10 36/19 37/8 38/7 45/15 50/1 51/4 57/7	adding [2] 99/4 99/6	America [1] 24/10
57/8 58/16 60/14 61/1 63/2 68/22 71/14	additional [7] 48/14 64/1 94/12 99/4 101/15	among [2] 72/4 108/12
72/10 74/10 78/4 78/15 78/23 78/24 79/2	102/11 155/7	amount [1] 89/18
79/3 79/7 79/9 79/10 79/11 79/12 79/13	Additionally [3] 73/20 86/4 110/14	amounts [1] 73/23
79/24 80/9 81/8 81/18 86/17 86/18 87/19	address [15] 10/13 10/15 10/18 10/19 10/19	analysis [2] 30/18 51/23
88/17 92/12 93/4 93/13 95/12 95/23 96/8	11/3 11/13 11/16 11/23 30/14 34/1 35/9 37/17	Anderson [16] 27/7 27/16 42/3 59/7 59/11
96/13 97/19 99/11 99/16 99/18 100/1 105/6	136/21 136/22	72/13 72/24 73/1 73/11 73/15 74/7 77/11
107/8 107/10 109/9 112/14 117/9 119/22	adequate [1] 77/23	91/12 143/15 143/23 144/8
122/16 122/19 123/16 123/20 127/4 130/10	adjustment [4] 120/23 121/5 122/8 124/17	Andress [1] 138/13
131/1 132/3 138/2 143/7 145/9 151/16 151/22	administer [8] 75/21 75/23 77/5 82/12 83/18	annual [1] 99/24
152/22 155/10 156/20 157/6 157/21 159/9	110/1 111/7 114/14	another [5] 6/18 13/12 21/9 88/4 151/15
166/6	administered [3] 22/20 127/12 139/16	answer [19] 5/13 8/13 14/5 14/12 16/16 26/7
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